

Information to identify the case:

|                                 |  |   |
|---------------------------------|--|---|
| Debtor 1:                       | John S Roberts                         | Social Security number or ITIN: xxx-xx-7972 |
|                                 | First Name    Middle Name    Last Name | EIN: _____                                  |
| Debtor 2:                       | (Spouse, if filing)                    | Social Security number or ITIN: _____       |
|                                 | First Name    Middle Name    Last Name | EIN: _____                                  |
| United States Bankruptcy Court: | District of New Jersey                 | Date case filed for chapter: 7 1/28/22      |
| Case number:                    | 22-10692-KCF                           |   |

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

| About Debtor 1:                             |   | About Debtor 2:   |
|---|---|---|
| 1. Debtor's full name                       | John S Roberts  |   |
| 2. All other names used in the last 8 years |   |   |
| 3. Address                                  | 27 Stratford Drive<br>Brick, NJ 08724   |   |
| 4. Debtor's attorney                        | William H. Oliver, Jr.<br>Oliver & Legg, LLC<br>2240 State Highway 33<br>Suite 112<br>Neptune, NJ 07753 | Contact phone 732-988-1500<br><br>Email: <a href="mailto:courtdocs@oliverandlegg.com">courtdocs@oliverandlegg.com</a> |
| 5. Bankruptcy trustee                       | Andrea Dobin<br>McManimon, Scotland & Baumann, LLC<br>427 Riverview Plaza<br>Trenton, NJ 08611          | Contact phone (609) 695-6070  |

For more information, see page 2 >

Debtor John S Roberts

Case number 22-10692-KCF

|   |   |   |
|---|---|---|
| <b>6. Bankruptcy clerk's office</b>   | 402 East State Street<br>Trenton, NJ 08608<br><br>Additional information may be available at the Court's Web Site:<br><a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .  | Hours open: 8:30 AM – 4:00 p.m.,<br>Monday – Friday (except holidays)<br><br>Contact phone 609-858-9333<br><br>Date: 1/29/22  |
| <b>7. Meeting of creditors</b>  | <b>February 23, 2022 at 09:30 AM</b>  | Location:<br><br><b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b> |
| <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b> | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.<br><br>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.   |   |
| <b>8. Presumption of abuse</b>  | The presumption of abuse does not arise.<br><br>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.   |   |
| <b>9. Deadlines</b>   | <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b><br><br><b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul><br><b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul><br><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b> | <b>Filing deadline:</b> 4/25/22   |
| <b>10. Proof of claim</b>   | <b>Deadline to object to exemptions:</b><br>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.   | <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors  |
| <b>Please do not file a proof of claim unless you receive a notice to do so.</b>  | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.   |   |
| <b>11. Creditors with a foreign address</b>   | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.   |   |

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:  
John S Roberts  
Debtor

Case No. 22-10692-KCF  
Chapter 7

District/off: 0312-3  
Date Rcvd: Jan 31, 2022

User: admin  
Form ID: 309A

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Total Noticed: 54

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2022:**

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db        | + John S Roberts, 27 Stratford Drive, Brick, NJ 08724-3854   |
| 519494368 | ++ ALLIED DIGESTIVE HEALTH LLC, MONMOUTH PARK CORPORATE CENTER I, 187 ROUTE 36 SUITE 230, WEST LONG BRANCH NJ 07764-1306 address filed with court:, Allied Digestive Health, 60 Highway 36, Suite B, West Long Branch, NJ 07764-1463 |
| 519494369 | + Cavalry/La z Boy Furniture, 7 Skyline Drive, Hawthorne, NY 10532-2156  |
| 519494375 | + Court Officer Delia Groeling, PO Box 537, DC000558-11, Barnegat, NJ 08005-0537   |
| 519494378 | + Crystal Run Healthcare, LLP, 155 Crystal Run Road, Middletown, NY 10941-4057   |
| 519494379 | Crystal Run Healthcare, LLP, co Credit Management Company, P. O. Box 16346, Pittsburgh, PA 15242-0346  |
| 519494380 | + Discover, co Forster, Garbus, 7 Banta Place, Hackensack, NJ 07601-5604   |
| 519494382 | + Discover/Citibank, co Rubin & Rothman, 1787 Veterans Hwy Suite 32, PO Box 9003, Islandia, NY 11749-9003  |
| 519494384 | + Ditech, Po Box 6172, Rapid City, SD 57709-6172   |
| 519494383 | + Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172   |
| 519494385 | + First Atlantic Fcu, 100 Monmouth Park, West Long Branch, NJ 07764-1462   |
| 519494386 | + Higher Education Student Assistance Auth, Hesaa Servicing/Attn: Bankruptcy, P.O. Box 548, Trenton, NJ 08625-0548   |
| 519494387 | + Higher Education Student Assistance Auth, 4 Quakenbridge Plz, Trenton, NJ 08619-1241   |
| 519494390 | LaZBoy Furniture, 1 Lazboy Dr, Monroe, MI 48162-5138   |
| 519494391 | Lowes, co Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  |
| 519494396 | + New Res-shellpoint Mtg, 55 Beattie Place, Greenville, SC 29601-2165  |
| 519494397 | + Ocean Medical Center, co Michael Maloney, 3455 Route 66, PO Box 727, Neptune, NJ 07754-0727  |
| 519494399 | + Orange Lake Resorts, Attn: Bankruptcy, 9271 South John Young Parkway, Orlando, FL 32819-8607   |
| 519494402 | + Sears/LVNV Funding, C/o Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725-5710   |
| 519494403 | + Security Credit, co Nudleman, Klem & Golub, 425 Eagle Rock Ave Suite 403, Roseland, NJ 07068-1717  |
| 519494404 | Security Credit Service, co Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  |
| 519494405 | + Security Credit Services, 2623 W Oxford Loop, Oxford, MS 38655-5442  |
| 519494406 | + TRAF Group, 2297 St Hwy 33 Ste 906, Trenton, NJ 08690-1717   |
| 519494407 | + Traf Group Inc/A-1 Collections, Attn: Bankruptcy, 2297 St Hwy 33 Ste 906, Hamilton Square, NJ 08690-1717   |
| 519494408 | + Traf Group Inc/A-1 Collections, 101 Grovers Mill Road, Lawrenceville, NJ 08648-4706  |
| 519494409 | + Veripro Solutions, PO Box 3572, Coppell, TX 75019-5538   |
| 519494410 | WebBank, co Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  |
| 519494412 | WebBank/Midland Funding, co Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  |
| 519494414 | Wells Fargo, PO Box 54180, Los Angeles, CA 90054-0180  |
| 519494413 | + Wells Fargo, co Schacter Portnoy, LLC, 3490 U.S. Route 1, Suite 6, Princeton, NJ 08540-5920  |
| 519494415 | + West Hudson Imaging, co Collection Bureau Hudson Valley, Inc., Po Box 831, 155 North Plank Road, Newburgh, NY 12550-1747   |
| 519494416 | + West Hudson Imaging, 707 E Main St, Middletown, NY 10940-2650  |

TOTAL: 32

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address              | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| aty      | Email/Text: courtdocs@oliverandlegg.com | Jan 31 2022 20:40:00 | William H. Oliver, Jr., Oliver & Legg, LLC, 2240 State Highway 33, Suite 112, Neptune, NJ 07753 |
| tr       | + EDI: BADOBIN.COM                      | Feb 01 2022 01:38:00 | Andrea Dobin, McManimon, Scotland & Baumann, LLC, 427 Riverview Plaza, Trenton, NJ 08611-3420   |
| smg      | Email/Text: usanj.njbankr@usdoj.gov     | Jan 31 2022 20:41:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino  |

District/off: 0312-3

User: admin

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|           |   |                      |  |
|-----------|---|----------------------|--|
| smg       | + Email/Text: ustpregion03.ne.ecf@usdoj.gov         | Jan 31 2022 20:41:00 | Federal Bldg., Newark, NJ 07102-2534   |
| 519494370 | + Email/Text: signed.order@pfwattorneys.com         | Jan 31 2022 20:40:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 519494372 | + Email/Text: signed.order@pfwattorneys.com         | Jan 31 2022 20:40:00 | Chase, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  |
| 519494373 | + EDI: CITICORP.COM                                 | Feb 01 2022 01:38:00 | Chase/Midland Funding LLC, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  |
| 519494374 | + Email/Text: ering@cbhv.com                        | Jan 31 2022 20:41:00 | Citibank, 701 East 60th St North, Sioux Falls, SD 57104-0432   |
| 519494376 | + Email/Text: bkcy@creditmgt.com                    | Jan 31 2022 20:41:00 | Collection Bureau Hudson Valley, Inc., 155 North Plank Rd, Newburgh, NY 12550-1748   |
| 519494377 | + Email/Text: bkcy@creditmgt.com                    | Jan 31 2022 20:41:00 | Credit Management Control, Attn: Bankruptcy, Po Box 1654, Green Bay, WI 54305-1654   |
| 519494381 | EDI: DISCOVER.COM                                   | Feb 01 2022 01:38:00 | Credit Management Control, P.o. Box 1654, Green Bay, WI 54305-1654   |
| 519494371 | EDI: JPMORGANCHASE                                  | Feb 01 2022 01:38:00 | Discover, P. O. Box 6103, Carol Stream, IL 60197-6103  |
| 519494388 | + Email/Text: PBNCNotifications@perituservices.com  | Jan 31 2022 20:40:00 | Chase Card, Po Box 15298, Wilmington, DE 19850   |
| 519494389 | + Email/Text: PBNCNotifications@perituservices.com  | Jan 31 2022 20:40:00 | Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043   |
| 519494393 | + Email/PDF: resurgentbknotifications@resurgent.com | Jan 31 2022 21:04:17 | Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115   |
| 519494392 | + EDI: RMSC.COM                                     | Feb 01 2022 01:38:00 | LVNV Funding LLC, 15 S Main Street Ste 600, Greenville, SC 29601-2768  |
| 519494395 | + EDI: MID8.COM                                     | Feb 01 2022 01:38:00 | Lowes, P.O. Box 530914, Atlanta, GA 30353-0914   |
| 519494396 | + Email/Text: mtgbk@shellpointmtg.com               | Jan 31 2022 20:40:00 | Midland Funding LLC, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069   |
| 519494398 | + Email/Text: OMCbankruptcy@hackensackmeridian.org  | Jan 31 2022 20:41:00 | New Res-shellpoint Mtg, 55 Beattie Place, Greenville, SC 29601-2165  |
| 519494400 | + Email/Text: bankruptcies@orangelake.com           | Jan 31 2022 20:40:00 | Ocean Medical Center, 425 Jack Martin Blvd., Brick, NJ 08724-7732  |
| 519494394 | Email/Text: signed.order@pfwattorneys.com           | Jan 31 2022 20:40:00 | Orange Lake Resorts, 8505 W Irlo Bronson Memo, Kissimmee, FL 34747-8217  |
| 519494401 | EDI: CITICORP.COM                                   | Feb 01 2022 01:38:00 | Midland Funding LLC, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054   |
| 519494411 | + EDI: BLUESTEM                                     | Feb 01 2022 01:38:00 | Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283   |
|           |   |                      | WebBank, 215 State St. #800, Lake City, UT 84111-2339  |

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

District/off: 0312-3

User: admin

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Date Recd: Jan 31, 2022

Form ID: 309A

Total Noticed: 54

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2022

Signature: /s/Joseph Speetjens